

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-2(c)

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In Re:

PETER VINCENT KULAS & DEBORAH ROSE
KULAS

Case No.: 16-16418

Chapter: 13

Judge: CMG



Order Filed on January 30, 2017
by Clerk
U.S. Bankruptcy Court
District of New Jersey

LOSS MITIGATION ORDER

The relief set forth on the following pages, numbered two (2) and three (3), is hereby **ORDERED**.

DATED: January 30, 2017



Honorable Christine M. Gravelle
United States Bankruptcy Judge

- ☒ A Notice of Request For Loss Mitigation was filed by the debtor on 1.12.17 .
- ☐ A Notice of Request For Loss Mitigation was filed by the creditor, _____ on _____.
- ☐ The court raised the issue of Loss Mitigation, and the parties having had notice and an opportunity to object, and the Court having reviewed any objections thereto, it is hereby
- ☒ ORDERED that the parties listed below are directed to participate in Loss Mitigation and are bound by the court's *Loss Mitigation Program and Procedures* (LMP), and it is further

ORDERED that:

- Contact persons must be designated by all parties within 14 days from the entry of this order.
- Requests for information, if any, must be submitted to the opposing party, and counsel, within 14 days from the entry of this order.
- Responses to requests for information must be provided to the party and counsel making the request, within 21 days from receipt of the request.
- Within 60 days from the entry of this order, the debtor must file with the court and serve upon all interested parties the *Local Form, Loss Mitigation Status Report* .
- The Loss Mitigation process shall terminate on 4/1/2017 (90 days from the date of the entry of this order), unless extended as set forth in Section IX.B. of the LMP.
- The debtor must make adequate protection payments to the creditor during the Loss Mitigation Period in the amount set forth in the *Notice and Request for Loss Mitigation*. See Sections V.A.1 and VII.B. of the LMP.
- If a relief from stay motion pursuant to section 362(d) is pending upon entry of this Order or if such a motion is filed during the loss mitigation period, the court may condition the stay upon compliance by the debtor with the fulfillment of the debtor's obligations under the Loss Mitigation Order. If the debtor fails to comply with the loss mitigation process and this Order, the creditor may apply to terminate the Order as specified in Section IX.C of the LMP and to obtain relief from the stay.
- Within 14 days of termination of the loss mitigation period, the debtor must file with the court and serve all interested parties, the *Local Form, Loss Mitigation Final Report* as set forth in Sections VI.A. 6 and VII.C.2 of the LMP.

Debtor: Peter Vincent Kulas & Deborah Rose Kulas

Creditor: Central Mortgage Company

Creditor: _____

☐ ORDERED that the Request for Loss Mitigation filed on _____ is denied.

Rev.5/29/12

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Peter Kulas
Deborah Kulas
Debtors

Case No. 16-16418-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jan 30, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 01, 2017.
db/jdb Peter Kulas, Deborah Kulas, 1 Blue Spruce Ct, Perrineville, NJ 08535-1310

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 01, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 30, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Edward Hanratty on behalf of Joint Debtor Deborah Kulas thanratty@tomeslawfirm.com, ftomes@tomeslawfirm.com;G17018@notify.cincompass.com;chamaryg@tomeslawfirm.com;abby@tomeslawfirm.com;GenovieveC@tomeslawfirm.com
Edward Hanratty on behalf of Debtor Peter Kulas thanratty@tomeslawfirm.com, ftomes@tomeslawfirm.com;G17018@notify.cincompass.com;chamaryg@tomeslawfirm.com;abby@tomeslawfirm.com;GenovieveC@tomeslawfirm.com
Jeanette F. Frankenberg on behalf of Creditor Central Mortgage Company cmecf@sternlav.com
John R. Morton, Jr. on behalf of Creditor CAB East LLC, serviced by Ford Motor Credit Company LLC mortonlaw.bcraig@verizon.net, donnal@mortoncraig.com;mhazlett@mortoncraig.com
Paul V. Buonaguro on behalf of Creditor Division of Taxation, State of New Jersey paul.buonaguro@dol.lps.state.nj.us

TOTAL: 8